



ENROLLED? INSURED? DON'T KNOW? WHAT TO DO AFTER ENROLLMENT

Complications within the federal health insurance marketplace have created challenges for some new enrollees who have not yet received proof of their enrollment. As a result, many consumers are unsure if they have coverage in place. If you recently enrolled in a plan through the Health Insurance Marketplace (healthcare.gov), but still haven't received your bill or enrollment packet from your insurance company, the South Carolina Department of Insurance offers these tips.

Since open enrollment began on October 1st, insurance companies have encountered multiple problems that have prevented the companies from being able to enter new enrollees into their systems. Some companies received incomplete or incorrect information from the federal health insurance marketplace. Other companies were overwhelmed with the number of applications they received and were unable to process them by the time the new plans were to go into effect. This has resulted in delays in providing bills and proof of coverage to enrollees, leaving some consumers worrying if they really have insurance and wondering what to do next.

Keep Copies of Paperwork and Confirmations During the Enrollment Process

When you enroll, be sure to make copies of any paperwork or print out any confirmations that you receive during the enrollment process. Be sure to keep a record of the company writing the plan you've selected, the name of the plan, the proposed effective date of the coverage, and any confirmations of your enrollment.

Once You've Picked a Plan and Enrolled, Expect to Hear from the Insurance Company Directly

After enrolling in a health plan through the federally-facilitated marketplace, healthcare.gov will send a report of your enrollment to the carrier writing the plan you've selected. You should expect to receive a bill and enrollment packet directly from the carrier and should review these materials carefully once received.

Remember, Coverage is Not Effective Unless You Pay Your Premium

Enrolling in a plan does not automatically provide you with insurance coverage. ***You must pay your first premium on time in order to have coverage as of the effective date selected during your enrollment.*** Find out your insurer's deadline and keep any records that can serve as proof of payment, such as copies of checks, online payment confirmations, etc.

If You've Enrolled, But Haven't Gotten a Bill or Enrollment Packet, Contact the Company

If you have questions or haven't been contacted by the company since your enrollment, you should first contact your insurance company to verify that they have a record of your enrollment and verify receipt of any payment you have made. The contact information for each company writing in the federal Health Insurance Marketplace is provided on the following page for your reference. When you speak to your insurance company, take detailed notes of the conversation. Include the date and time that the conversation took place, and the name of the representative. Keep copies of any written communication you received from your insurance company, such as emails or letters, as you may need these materials later. Finally, ask your insurance company for proof of coverage, such as an insurance card or identification number. You should also verify that you have paid your first premium on time.



CONTACT INFORMATION FOR COMPANIES WRITING IN THE FEDERAL HEALTH INSURANCE MARKETPLACE

BlueChoice HealthPlan of South Carolina

P.O. Box 6170 | Columbia, SC 29260-6170

1 (866) 280-0766 or 1 (800) 868-2528

www.bluechoicesc.com/

BlueCross BlueShield of South Carolina

I-20 at Alpine Road | Columbia, SC 29219-0001

1 (803) 788-3860 or 1 (855) 404-6752

www.southcarolinablues.com

Consumers' Choice Health Insurance Company

4995 Lacross Road; Suite 1300 | North Charleston, SC 29406

1 (888) 537-0055

www.cchpsc.org

Coventry Health Care of the Carolinas, Inc.

9881 Mayland Drive | Richmond, VA 23233

1 (888) 935-7284 or 1 (800) 889-1947

www.coventryone.com

Again, enrollment alone does not provide you with coverage. You must make your first month's premium by your due date in order to have coverage in place. Make sure you know what the due date is as well as the effective date of your plan to ensure you have coverage in place.

Payment Options

If you've paid your premium and still haven't received your insurance card before the effective date of your coverage, you still have options should you need to get a prescription filled or see your doctor. Your provider (hospital, doctor, pharmacy) may be able to verify your coverage by contacting your insurer directly. If verification of coverage cannot be obtained, another option is to pay for expenses out of pocket. Once your insurance coverage is established, your insurance company should reimburse you to the extent that the service or medication is covered under your policy. You may also be able to work with your doctor's office, hospital or pharmacy to delay payment or set up a payment plan until they can verify that you're insured. Keep your receipts and any bank statements that show that you've paid for the services. Also, be sure to check your insurer's provider network directory in advance to determine whether your provider is in the network.

The South Carolina Insurance Department Can Help

If you are still having difficulty obtaining proof of coverage from your insurance company, contact the South Carolina Department of Insurance's Office of Consumer Services by calling 1 (803) 737-6180 or 1 (800) 768-3467 (toll-free in SC). Analysts are available to take your calls from 8:00 a.m. to 6:00 p.m. Monday - Thursday and from 8:00 a.m. to 5:00 p.m. Friday. You may also contact the Consumer Services Division via e-mail to consumers@doi.sc.gov.